ERS info is a quick way to electronically inform employers and ERS members of information relating to your ERS retirement benefits and issues affecting the Retirement Systems of Alabama. We will be sending this out at least once a month or as the need arises to let you know important news and information as quickly as possible. Employers please forward to your employees.

December 11, 2014

- Read the December *Advisor* to learn about the great investment returns the last five years.

- Contributing members who are called to active military duty are permitted to purchase service under Noble Eagle Service (Act 02-430):

  Upon return from active duty, members are permitted to purchase credit for retirement service that was missed during the period of military activation. The member must provide ERS with a copy of his or her Form DD214. The employing agency must provide ERS with a record of the missed salary for the period. The member must submit the contributions that were missed during that period and the employer must submit the employer contributions that were missed during that period. No interest is charged.

  The member has up to 3 times the length of the activation, up to a maximum of 5 years, to submit the contributions. For example, a member who was activated for 1 year will have 3 years to submit the missed contribution and establish retirement credit. A member who was activated for 6 months would have 18 months to submit the missed contributions.

  Members cannot purchase Noble Eagle credit for a leave of absence for training.

- Retirees' postretirement limit on earnings for 2015 is $24,000.

- Thinking of retiring soon? Visit our Step-By-Step Videos web page to get a head start on your retirement planning.

- Want to save more for retirement – *Enroll in the RSA-1 Deferred Compensation Plan* now! You can save on taxes today while providing for your future. RSA-1 publications and forms are located here.